

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Thomas D Willshire**

Case No.:

16-26074

Judge:

Hon. Rosemary Gambardella, USBJ

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☐ Motions Included

☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: **8/22/2016**

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JMG Initial Debtor: TDW Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay 200.00 Monthly to the Chapter 13 Trustee, starting on 9/1/2016 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property
Description:
Proposed date for completion: _____

- ☐ Refinance of real property:
Description:
Proposed date for completion: _____

- ☒ Loan modification with respect to mortgage encumbering property:
Description: Nationstar Mortgage, LLC, first mortgage on residence at 50 Warren Court, South Orange, NJ 07079
Proposed date for completion: 6/30/2019

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:
Debtor to make trial payments effective 1/1/2019 under Mr. Cooper/Nationstar.

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Justin M. Gillman, Esq.	Supplement Attorney Fees - Subject to Filing of Application for Compensation and entry of Order Allowing Fees (Amount is estimated and shall be fixed by Order)	2,000.00

Internal Revenue Service (IRS)	Taxes and certain other debts	1,814.88
State of New Jersey Division of Taxation	Taxes and certain other debts	1,117.44

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES

the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Nationstar Mortgage LLC

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$____ to be distributed *pro rata*
- ☐ Not less than ____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**
The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**

- 5) Priority Claims
6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being modified: 12/6/2016.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Debtor has obtained Trial Loan Modification.	Nationstar/Mr. Cooper to be treated outside Plan pending final loan modification agreement.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>December 18, 2018</u>	<u>/s/ Thomas D Willshire</u> Thomas D Willshire Debtor
Date: _____	_____ Joint Debtor
Date: <u>December 18, 2018</u>	<u>/s/ Justin M. Gillman, Esq.</u> Justin M. Gillman, Esq. Attorney for the Debtor(s)

Certificate of Notice Page 7 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Thomas D Willshire
 Debtor

Case No. 16-26074-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

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 Total Noticed: 58

Date Rcvd: Jan 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2019.

db +Thomas D Willshire, 50 Warren Court, South Orange, NJ 07079-2336
 aty +Jaclyn Danielle Gonzalez, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave,
 Suite 100, Boca Raton, FL 33487-2853
 cr +Nationstar Mortgage LLC, RAS Citron LLC, 130 Clinton Road, Suite 202,
 Fairfield, NJ 07004-2927
 516352019 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 516352016 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 516352022 +At&T Universal Citi Card, Po Box 6500, Sioux Falls, SD 57117-6500
 516352023 +At&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
 516352025 +Beneficial Mutual Savings, 106 South 16th Street, Philadelphia, PA 19102-2802
 516352024 +Beneficial Mutual Savings, Beneficial Mutual Savings, 530 Walnut St., Attn: Bankruptcy,
 Philadelphia, PA 19106-3624
 516352028 +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
 516352026 +Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 516352027 +Chase Card Services, Correspondence Dept, Po Box 15278, Wilmington, DE 19850-5278
 516352031 +Citibank/Sears, Po Box 6283, Sioux Falls, SD 57117-6283
 516352030 +Citibank/Sears, Citicorp Credit Services/Attn: Centraliz, Po Bopx 790040,
 Saint Louis, MO 63179-0040
 516352034 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 516352035 +Essex County Sheriff, Essex County Courts Bldg., 50 W. Market St., Newark, NJ 07102-1607
 516352036 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 516352038 +GUARANTY BANK, 4000 W BROWN DEER ROAD, LOAN ADMINISTRATION, BROWN DEER WI 53209-1221
 (address filed with court: Guaranty Bank, 4000 W. Brown Deer, Brown Deer, WI 53209)
 516352040 +Jones & Associates Law Group, LLC, 200 Centennial Ave., Suite 200,
 Piscataway, NJ 08854-3950
 516352042 +Mortgage Service Cente, 2001 Bishops Gate Blvd, Mount Laurel, NJ 08054-4604
 516352041 +Mortgage Service Cente, Attn: Bankruptcy Dept, Po Box 5452, Mt Laurel, NJ 08054-5452
 516399536 +NATIONSTAR MORTGAGE LLC, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 CONGRESS AVE., SUITE 100,
 BOCA RATON, FL 33487-2853
 516352045 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)
 516352048 +NJ Motor Vehicle Commission, 225 East State Street, Trenton, NJ 08666-0001
 516352049 +NJ Motor Vehicle Commission, P.O. Box 160, Trenton, NJ 08666-0160
 516429529 +NJSVS Surcharge Violation System Office, NJSVS Bankruptcy Unit, PO BOX 4850,
 Trenton, NJ 08650-4850
 516352043 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 516352047 +New York State, Department of Taxation and Finance, Bankruptcy Section, P.O. Box 5300,
 Albany, NY 12205-0300
 516352051 +Prin Res Mtg, 711 High St, Des Moines, IA 50392-0001
 516352050 +Prin Res Mtg, Attn: Bankruptcy, 711 High Street, Des Moines, IA 50392-0001
 516352052 +RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
 516484063 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
 Trenton, NJ 08695-0245)
 516352053 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,
 Trenton, NJ 08645-0111
 516352069 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
 Parsippany, NJ 07054)
 516352067 +Target, Po Box 673, Minneapolis, MN 55440-0673
 516352066 +Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475,
 Minneapolis, MN 55440-9475
 516512827 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 516352071 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
 516352079 +WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Cir,
 Frederick, MD 21701)
 516352077 Wells Fargo Bank Card, Credit Bureau Disp, Des Moines, IA 50306
 516352076 +Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438
 516352078 Wells Fargo Home Mortgage, Written Correspondence Resolutions, Mac#2302-04e Pob 10335,
 DesMoines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 08 2019 00:14:04 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 08 2019 00:14:02 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

516352033 E-mail/Text: mrdiscen@discover.com Jan 08 2019 00:13:00 Discover Financial, Po Box 15316,
 Wilmington, DE 19850

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 58

Date Rcvd: Jan 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516352032 +E-mail/Text: mrdiscen@discover.com Jan 08 2019 00:13:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
516352039 E-mail/Text: cio.bncmail@irs.gov Jan 08 2019 00:13:21 Internal Revenue Service (IRS),
Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
516577011 +E-mail/PDF: gecsed@recoverycorp.com Jan 08 2019 00:23:21 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516352054 +E-mail/PDF: gecsed@recoverycorp.com Jan 08 2019 00:23:38 Synchrony Bank/Brook Brothers,
Po Box 103104, Roswell, GA 30076-9104
516352055 +E-mail/PDF: gecsed@recoverycorp.com Jan 08 2019 00:23:21 Synchrony Bank/Brook Brothers,
Po Box 965005, Orlando, FL 32896-5005
516352056 +E-mail/PDF: gecsed@recoverycorp.com Jan 08 2019 00:23:21 Synchrony Bank/Gap,
Po Box 965064, Orlando, FL 32896-5064
516352059 +E-mail/PDF: gecsed@recoverycorp.com Jan 08 2019 00:23:38 Synchrony Bank/Gap,
Po Box 965005, Orlando, FL 32896-5005
516352063 +E-mail/PDF: gecsed@recoverycorp.com Jan 08 2019 00:23:21 Synchrony Bank/Old Navy,
Po Box 965005, Orlando, FL 32896-5005
516352062 +E-mail/PDF: gecsed@recoverycorp.com Jan 08 2019 00:23:38 Synchrony Bank/Old Navy,
Po Box 965064, Orlando, FL 32896-5064
516352064 +E-mail/PDF: gecsed@recoverycorp.com Jan 08 2019 00:23:38 Synchrony Bank/PC Richards & Sons,
Po Box 965064, Orlando, FL 32896-5064
516352065 +E-mail/PDF: gecsed@recoverycorp.com Jan 08 2019 00:23:21 Synchrony Bank/PC Richards & Sons,
C/o Po Box 965036, Orlando, FL 32896-0001
516352074 +E-mail/Text: vci.bkcy@vwcredit.com Jan 08 2019 00:14:14 Volkswagen Credit, Inc,
1401 Franklin Blvd, Libertyville, IL 60048-4460
516352072 +E-mail/Text: vci.bkcy@vwcredit.com Jan 08 2019 00:14:14 Volkswagen Credit, Inc, Po Box 3,
Hillsboro, OR 97123-0003
TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516352017* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516352018* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516352020* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516352021* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516352029* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
516352037* ++GUARANTY BANK, 4000 W BROWN DEER ROAD, LOAN ADMINISTRATION, BROWN DEER WI 53209-1221
(address filed with court: Guaranty Bank, Attn: Bankruptcy, 4000 West Brown Deer Rd,
Milwaukee, WI 53209)
516352046* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)
516584403* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, PO BOX 619096, Dallas, TX 75261)
516352044* +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
516352057* +Synchrony Bank/Gap, Po Box 965064, Orlando, FL 32896-5064
516352058* +Synchrony Bank/Gap, Po Box 965064, Orlando, FL 32896-5064
516352060* +Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
516352061* +Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
516352068* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)
516352070* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)
516352075* +Volkswagen Credit, Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460
516352073* +Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003
TOTALS: 0, * 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 58

Date Rcvd: Jan 07, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Justin Plean on behalf of Creditor NATIONSTAR MORTGAGE LLC jplean@rasflaw.com,
bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Justin M Gillman on behalf of Debtor Thomas D Willshire abgillman@optonline.net,
r47252@notify.bestcase.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg magecf@magtrustee.com
Patrick O. Lacsina on behalf of Creditor Nationstar Mortgage LLC , PATRICK.LACSINA@GMAIL.COM
Sindi Mncina on behalf of Creditor NATIONSTAR MORTGAGE LLC smncina@rascrane.com
Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC smncina@rascrane.com
TOTAL: 8